

SERFF Tracking Number: GRTT-126424251 State: Arkansas  
Filing Company: Guarantee Trust Life Insurance Company State Tracking Number: 44369  
Company Tracking Number:  
TOI: H02G Group Health - Accident Only Sub-TOI: H02G.000 Health - Accident Only  
Product Name: Select Benefits Service Association  
Project Name/Number: /

## Filing at a Glance

Company: Guarantee Trust Life Insurance Company

Product Name: Select Benefits Service SERFF Tr Num: GRTT-126424251 State: Arkansas

Association

TOI: H02G Group Health - Accident Only SERFF Status: Closed-Approved- State Tr Num: 44369  
Closed

Sub-TOI: H02G.000 Health - Accident Only Co Tr Num: State Status: Approved-Closed

Filing Type: Form

Author: Howard Moy

Reviewer(s): Rosalind Minor

Date Submitted: 12/17/2009

Disposition Date: 01/05/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Overall Rate Impact:

Group Market Type: Association

Filing Status Changed: 01/05/2010

Explanation for Other Group Market Type:

State Status Changed: 01/05/2010

Deemer Date:

Created By: Howard Moy

Submitted By: Howard Moy

Corresponding Filing Tracking Number:

Filing Description:

The following information is provided for your Department's consideration for approval of the Select Benefits Services Association (SBSA) as an eligible group under Arkansas Insurance Code 23-86-106(C):

1. Name/Address of Group:

Select Benefits Service Association

7 East Gregory Drive

Kansas City, MO 64114

2. Is group incorporated?

No

SERFF Tracking Number: GRTT-126424251 State: Arkansas  
Filing Company: Guarantee Trust Life Insurance Company State Tracking Number: 44369  
Company Tracking Number:  
TOI: H02G Group Health - Accident Only Sub-TOI: H02G.000 Health - Accident Only  
Product Name: Select Benefits Service Association  
Project Name/Number: /

3. Is there an office in Arkansas?

No

4. Does the Arkansas office have any officers ...?

Not applicable

5. Are there annual dues?

No

6. Specific activities of the organization?

The primary goal of SBSA is to "enhance the quality of life of its members by providing educational information and access to goods, services and other benefits to its members."

7. Benefits provided in addition to insurance:

Among the many offerings from SBSA that are designed to enhance their members' lives are:

- Discounts on auto rental and purchases – SBSA has contracted with automobile dealers around the country and major automobile rental companies to provide discounts to its members.
- Discounts on hotel/motel – SBSA offers its members substantial discounts for major hotel, motel and resort chains nationwide.
- Fitness and health – Significant discounts are also available to members on national brand exercise equipment.
- Discounts on interstate moving – SBSA has also partnered with North American Van Lines to provide reduced rates for moving.
- Discounts on flowers and gifts – By ordering through 1-800-FLOWERS, members are entitled to discounts on flowers and other gifts that can be ordered through this service.

A copy of the SBSA brochure that outlines some of the benefits provided to its members is attached to the Supporting Documents tab.

8. What qualifies an individual for membership?

An individual need only enroll to become a member.

9. How are members recruited?

Members are recruited through face-to-face contact or through the mail.

10. Organization bylaws.

A copy of the SBSA bylaws are included with this submission.

11. List of members

Nationally, SBSA has over 10,000 members at this time. A name list of current Arkansas members is attached to the Supporting Documents tab. This is confidential information and we ask that this information be kept private and destroyed upon completion of your use of this information.

12. Financial statements

Enclosed with this submission is a copy of the association's recent financial statements.

13. Does the association receive compensation from GTL for issuing contracts to members?

No

We intend to issue our group accidental death and dismemberment certificate (form GC-1300 et al) to members of this

SERFF Tracking Number: GRTT-126424251 State: Arkansas  
 Filing Company: Guarantee Trust Life Insurance Company State Tracking Number: 44369  
 Company Tracking Number:  
 TOI: H02G Group Health - Accident Only Sub-TOI: H02G.000 Health - Accident Only  
 Product Name: Select Benefits Service Association  
 Project Name/Number: /

group who reside in your state. Form GC-1300 was approved by your Department on August 2, 2007 (SERFF Tracking No. GRTT-125206312).

## Company and Contact

### Filing Contact Information

Howard Moy, Senior Compliance Analyst hmoy@gtlic.com  
 1275 Milwaukee Ave. 847-904-5786 [Phone] 5786 [Ext]  
 Glenview, IL 60025 847-699-0093 [FAX]

### Filing Company Information

Guarantee Trust Life Insurance Company CoCode: 64211 State of Domicile: Illinois  
 1275 Milwaukee Avenue Group Code: 687 Company Type: Mutual  
 1275 Milwaukee Avenue Group Name: State ID Number:  
 Glenview, IL 60025 FEIN Number: 36-1174500  
 (847) 460-4772 ext. [Phone]

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? No  
 Fee Explanation: 5 documents @ \$20  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Guarantee Trust Life Insurance Company	\$100.00	12/17/2009	32876284

SERFF Tracking Number: GRTT-126424251 State: Arkansas  
 Filing Company: Guarantee Trust Life Insurance Company State Tracking Number: 44369  
 Company Tracking Number:  
 TOI: H02G Group Health - Accident Only Sub-TOI: H02G.000 Health - Accident Only  
 Product Name: Select Benefits Service Association  
 Project Name/Number: /

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	01/05/2010	01/05/2010

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	12/21/2009	12/21/2009	Howard Moy	12/31/2009	12/31/2009

SERFF Tracking Number: GRTT-126424251 State: Arkansas  
Filing Company: Guarantee Trust Life Insurance Company State Tracking Number: 44369  
Company Tracking Number:  
TOI: H02G Group Health - Accident Only Sub-TOI: H02G.000 Health - Accident Only  
Product Name: Select Benefits Service Association  
Project Name/Number: /

## Disposition

Disposition Date: 01/05/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *GRTT-126424251* State: *Arkansas*  
 Filing Company: *Guarantee Trust Life Insurance Company* State Tracking Number: *44369*  
 Company Tracking Number:  
 TOI: *H02G Group Health - Accident Only* Sub-TOI: *H02G.000 Health - Accident Only*  
 Product Name: *Select Benefits Service Association*  
 Project Name/Number: */*

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification	Approved-Closed	Yes
<b>Supporting Document</b>	Application	Approved-Closed	Yes
<b>Supporting Document</b>	Article of incorporation	Approved-Closed	Yes
<b>Supporting Document</b>	Bylaws	Approved-Closed	Yes
<b>Supporting Document</b>	Brochure	Approved-Closed	Yes
<b>Supporting Document</b>	Member list	Approved-Closed	Yes
<b>Supporting Document</b>	Financial statements	Approved-Closed	Yes
<b>Supporting Document</b>	Articles of Incorporation - American Agricultural Trade Assn	Approved-Closed	Yes

SERFF Tracking Number: GRTT-126424251 State: Arkansas  
Filing Company: Guarantee Trust Life Insurance Company State Tracking Number: 44369  
Company Tracking Number:  
TOI: H02G Group Health - Accident Only Sub-TOI: H02G.000 Health - Accident Only  
Product Name: Select Benefits Service Association  
Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 12/21/2009  
Submitted Date 12/21/2009

Respond By Date  
Dear Howard Moy,

This will acknowledge receipt of the captioned filing.

Objection 1

- Bylaws (Supporting Document)

Comment:

It is requested that you provide a copy of the Articles of incorporation as outlined under ACA 23-86-106 (2)(A)(i).

Please feel free to contact me if you have questions.

Sincerely,  
Rosalind Minor

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 12/31/2009  
Submitted Date 12/31/2009

Dear Rosalind Minor,

### Comments:

Thank you for your recent letter regarding this filing. We had to do some additional research in order to get the documents needed to establish the incorporation of this group.

### Response 1

Comments: Attached are 3 documents that indicate the chronological change of events in the establishment of the Select Benefits Service Association. One document is the Article of Incorporation for American Agricultural Trade Association - the other 2 documents show name changes for this group that eventually became SBSA.

SBSA was originally incorporated as the American Agricultural Trade Association in February, 1996. They later changed their name to American Rural Business Association (in December, 1998) and ultimately, became Select Benefits Service Association (in April, 2002).

SERFF Tracking Number: GRTT-126424251 State: Arkansas  
Filing Company: Guarantee Trust Life Insurance Company State Tracking Number: 44369  
Company Tracking Number:  
TOI: H02G Group Health - Accident Only Sub-TOI: H02G.000 Health - Accident Only  
Product Name: Select Benefits Service Association  
Project Name/Number: /

### **Related Objection 1**

Applies To:

- Bylaws (Supporting Document)

Comment:

It is requested that you provide a copy of the Articles of incorporation as outlined under ACA 23-86-106 (2)(A)(i).

### **Changed Items:**

#### **Supporting Document Schedule Item Changes**

Satisfied -Name: Articles of Incorporation - American Agricultural Trade Assn

Comment: SBSA was originally incorporated as the American Agricultural Trade Association which later changed its name to American Rural Business Association and then, ultimately, became the Select Benefits Service Association. The attached documents show the original Article of Incorporation (for American Agricultural Trade) and then the name changes.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Ms. Minor, we hope that this information helps to clarify the establishment of SBSA in the state of Missouri. Please do not hesitate to contact me if you have additional questions or comments on this matter.

Sincerely,  
Howard Moy

SERFF Tracking Number: GRTT-126424251 State: Arkansas  
 Filing Company: Guarantee Trust Life Insurance Company State Tracking Number: 44369  
 Company Tracking Number:  
 TOI: H02G Group Health - Accident Only Sub-TOI: H02G.000 Health - Accident Only  
 Product Name: Select Benefits Service Association  
 Project Name/Number: /

## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Flesch Certification	Approved-Closed	01/05/2010
<b>Bypass Reason:</b>	n/a		
<b>Comments:</b>			

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Application	Approved-Closed	01/05/2010
<b>Bypass Reason:</b>	n/a		
<b>Comments:</b>			

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	Article of incorporation	Approved-Closed	01/05/2010
<b>Comments:</b>			
<b>Attachment:</b>			
	SBSA - Missouri Reinstatement Appl.pdf		

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	Bylaws	Approved-Closed	01/05/2010
<b>Comments:</b>			
<b>Attachment:</b>			
	SBSA By-Laws.pdf		

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	Brochure	Approved-Closed	01/05/2010
<b>Comments:</b>			
<b>Attachment:</b>			
	SBSA Brochure.pdf		

SERFF Tracking Number: GRTT-126424251 State: Arkansas  
 Filing Company: Guarantee Trust Life Insurance Company State Tracking Number: 44369  
 Company Tracking Number:  
 TOI: H02G Group Health - Accident Only Sub-TOI: H02G.000 Health - Accident Only  
 Product Name: Select Benefits Service Association  
 Project Name/Number: /

**Item Status:** Approved-Closed  
**Status Date:** 01/05/2010  
**Satisfied - Item:** Member list

**Comments:**

This member list is confidential. We ask that the list be kept private and destroyed upon completion of your use of this information.

**Attachment:**

SBSA AR Member List.pdf

**Item Status:** Approved-Closed  
**Status Date:** 01/05/2010  
**Satisfied - Item:** Financial statements

**Comments:**

**Attachment:**

SBSA Financial Statements.pdf

**Item Status:** Approved-Closed  
**Status Date:** 01/05/2010  
**Satisfied - Item:** Articles of Incorporation - American Agricultural Trade Assn

**Comments:**

SBSA was originally incorporated as the American Agricultural Trade Association which later changed its name to American Rural Business Association and then, ultimately, became the Select Benefits Service Association. The attached documents show the original Article of Incorporation (for American Agricultural Trade) and then the name changes.

**Attachments:**

Amer Agricultural Trade - Amer Rural Bus Name Change.pdf

Amer Rural Bus - SBSA Name Change.pdf



**State of Missouri**  
Robin Carnahan, Secretary of State

Corporations Division  
P.O. Box 778 / 600 W. Main Street, Rm 322  
Jefferson City, MO 65102

**Application for Reinstatement**

(Submit with a filing fee of \$55 for General Business, \$25 for Nonprofit)

- (1) The corporation's name is: SELECT BENEFIT SERVICES ASSOCIATION
- (2) The date of the forfeiture/administrative dissolution was: DECEMBER 29, 2006
- (3) The grounds for forfeiture/administrative dissolution which have been eliminated were:  
(Check all that may apply)
- Failing to file an annual registration report;
  - Failing to maintain a registered agent or office;
  - Failing to extend the period of duration;
  - Procuring its Charter/Authorization by fraud;
  - Failing to pay/file franchise taxes;
  - Failing to pay any final assessment of employer withholding tax or sales and use taxes, including local sales taxes.
- (4) Attached is a certificate of tax clearance from the Department of Revenue reciting that all state taxes have been paid.

In Affirmation thereof, the facts stated above are true and correct;

(The undersigned understands that false statements made in this filing are subject to the penalties provided under Section 575.040, RSMo)

 JEFFREY BURMAN President 8/6/07  
Authorized signature of officer or chairman of the board Printed Name Title Date

Name and address to return filed document:

Name: Karen Boeker  
Address: 16476 Chesterfield Airport Rd  
City, State, and Zip Code: Chesterfield MO 63017

Corp. 50 AD (09/05)

Robin Carnahan Secretary of State  
 2006 ANNUAL REGISTRATION REPORT  
 NONPROFIT

\* SECTION 1, 3 & 4 ARE REQUIRED

REPORT DUE BY: 08/31/2006

ORGANIZED UNDER THE LAWS OF:  
Missouri

N00053752  
 SELECT BENEFIT SERVICES ASSOCIATION  
 KAREN BOEKER  
 16476 Chesterfield Airport Rd., 2nd Flr  
 Chesterfield, MO 63017

PRINCIPAL PLACE OF BUSINESS OR CORPORATE HEADQUARTERS: \*  
 1 16476 Chesterfield Airport Rd  
 STREET  
Chesterfield MO 63017  
 CITY/STATE ZIP

If changing the registered agent and/or registered office address, please check the appropriate box(es) and fill in the necessary information.

The new registered agent  
 IF CHANGING THE REGISTERED AGENT, AN ORIGINAL WRITTEN CONSENT FROM THE NEW REGISTERED AGENT MUST BE ATTACHED AND FILED WITH THIS REGISTRATION REPORT.

The new registered office address  
 Must be a Missouri address, PO Box alone is not acceptable. This section is not applicable for Banks, Trusts and Foreign Insurance.

OFFICERS		BOARD OF DIRECTORS *	
NAME AND PHYSICAL ADDRESS (P.O. BOX ALONE NOT ACCEPTABLE). <u>MUST LIST AT LEAST ONE OFFICER BELOW.</u> <b>A</b>		NAME AND PHYSICAL ADDRESS (P.O. BOX ALONE NOT ACCEPTABLE). <u>MUST LIST AT LEAST THREE DIRECTORS BELOW.</u> <b>B</b>	
<u>PRES</u>	<u>Danny Gordan</u>	<u>NAME</u>	<u>Danny Gordan</u>
<u>STREET/RT</u>	<u>7701 Executive Center Dr</u>	<u>STREET/RT</u>	<u>Same</u>
<u>CITY/STATE/ZIP</u>	<u>Brentwood TN 37027</u>	<u>CITY/STATE/ZIP</u>	<u>Same</u>
<u>V-PRES</u>	<u>Kara Daclina</u>	<u>NAME</u>	<u>Kara Daclina</u>
<u>STREET/RT</u>	<u>20532 El Toro Rd Ste 303</u>	<u>STREET/RT</u>	<u>Same</u>
<u>CITY/STATE/ZIP</u>	<u>Mission Viejo CA 92692</u>	<u>CITY/STATE/ZIP</u>	<u>Same</u>
<u>SECY</u>	<u>Robert Parker</u>	<u>NAME</u>	<u>Robert Parker</u>
<u>STREET/RT</u>	<u>516 Ramblewood Dr</u>	<u>STREET/RT</u>	<u>Same</u>
<u>CITY/STATE/ZIP</u>	<u>Bryn Mawr PA 19010</u>	<u>CITY/STATE/ZIP</u>	<u>Same</u>
<u>TREAS</u>	<u>Robert Parker</u>	<u>NAME</u>	<u>Robert Parker</u>
<u>STREET/RT</u>	<u>Same</u>	<u>STREET/RT</u>	<u>Same</u>
<u>CITY/STATE/ZIP</u>	<u>Same</u>	<u>CITY/STATE/ZIP</u>	<u>Same</u>

NAMES AND ADDRESSES OF ALL OTHER OFFICERS AND DIRECTORS ARE ATTACHED

The undersigned understands that false statements made in this report are punishable for the crime of making a false declaration under Section 575.060 RSMo. Photocopy or stamped signature not acceptable. \*

4 Authorized party or officer sign here \_\_\_\_\_ (Required)

Please print name and title of signer: Jessie Burman, President

NAME TITLE

REGISTRATION REPORT FEE IS:

\_\_\_ \$15.00 If filed on or before 8/31

\_\_\_ \$20.00 If filed after 8/31

Corporation will be administratively dissolved if report is not filed by November 30th.

WHEN THIS FORM IS ACCEPTED BY THE SECRETARY OF STATE, BY LAW IT WILL BECOME A PUBLIC DOCUMENT AND ALL INFORMATION PROVIDED IS SUBJECT TO PUBLIC DISCLOSURE

E-MAIL ADDRESS (OPTIONAL) \_\_\_\_\_

REQUIRED INFORMATION MUST BE COMPLETE OR THE REGISTRATION REPORT WILL BE REJECTED  
 MAKE CHECK PAYABLE TO DIRECTOR OF REVENUE



MISSOURI DEPARTMENT OF REVENUE  
**REQUEST FOR TAX CLEARANCE**  
 Phone: (573) 751-9268 Fax: (573) 522-1160  
 E-mail: taxclearance@dor.mo.gov

FORM  
**943**  
 (REV. 9-2005)

**COMPLETE FORM IN ITS ENTIRETY TO OBTAIN A TAX CLEARANCE**

MO TAX IDENTIFICATION NUMBER OR EXEMPTION NUMBER <b>19632061</b>	FEDERAL EMPLOYER IDENTIFICATION NUMBER (FEIN) <b>43-1745696</b>	CHARTER NUMBER/CERTIFICATE OF AUTHORITY NUMBER <b>N00053752</b>
---	--	--

1. Does this business have Missouri employees for which they are required to withhold Missouri taxes?  YES  NO  
 2. Do you pay contributions to the Division of Employment Security?  YES  NO If yes, what is that account number? \_\_\_\_\_

**TYPE OF OWNERSHIP** If there has been a change in the ownership of your business, you may need to contact Business Tax Registration at (573) 751-5860 to ensure your account is properly registered.

CORPORATION  SOLE PROPRIETORSHIP  PARTNERSHIP  LIMITED LIABILITY COMPANY — How are you taxed? (check one)  
**NON PROFIT**  As a corporation  As a sole owner  As a partnership

**MAILING ADDRESS OF BUSINESS**  
 (NOTE: This is where the correspondence will be mailed, if the Authorization for Release of Confidential Information Section below is not completed.)

<b>NAME OF BUSINESS OR CORPORATION</b> <b>SELECT BENEFIT SERVICES ASSOCIATION</b>	<b>DOING BUSINESS AS NAME (DBA)</b>
--	-------------------------------------

<b>BUSINESS MAILING ADDRESS</b> <b>16476 Chesterfield Airport Rd</b>	<b>CITY, STATE, ZIP CODE</b> <b>Chesterfield MO 63017</b>
---	--

<b>CONTACT PERSON</b> <b>Karen BOEKER</b>	<b>CONTACT PHONE NUMBER</b> <b>636-530-7700</b>
--	--

**REASON FOR REQUEST (Check all that apply)**

- 1. I am completing a transaction with the Missouri Secretary of State's Office.  
All tax types and the account with the Division of Employment Security will be reviewed and must be filed and paid in full.
- 2. I am selling my business assets or completing a financial closing.  
All tax types and the account with the Division of Employment Security will be reviewed and must be filed and paid in full.
- 3. I require a tax clearance for the Missouri Quality Jobs Program.  
All tax types and the account with the Division of Employment Security will be reviewed and must be filed and paid in full.
- 4. I require a sales/use tax Certificate of No Tax Due for my business license.
- 5. I require a sales/use tax Certificate of No Tax Due for my liquor license.
- 6. I require a sales/use tax Certificate of No Tax Due for: (provide reason if other than listed above) \_\_\_\_\_
- 7. I require a sales/use tax Vendor No Tax Due to obtain or renew a contract with the State of Missouri.  
Please provide the contact person and phone number where they can be reached.  
Name: \_\_\_\_\_ Phone: \_\_\_\_\_

**CORPORATIONS** If there has been a name change for this corporation, please provide the prior name.  
**AMERICAN Rural Business ASSOCIATION**

This corporation files consolidated corporation income tax returns in Missouri.  
 a. The parent corporation's FEIN that these returns are being filed under is: \_\_\_\_\_  
 b. The Missouri Tax Identification Number of the parent corporation is: \_\_\_\_\_  
 Missouri corporation franchise tax returns cannot be filed consolidated and must be filed by each corporation.

**SOLE PROPRIETORSHIPS** YOUR SOCIAL SECURITY NUMBER \_\_\_\_\_ SPOUSE'S SOCIAL SECURITY NUMBER \_\_\_\_\_

If individual income tax returns have previously been filed in another state, please provide a list of the states and years filed.

Authorization for Release of Confidential Information: All correspondence will be released to the person authorized below. Release of this information to a third party (such as an accountant) at the request of the taxpayer does not give the third party authority to request further information from the department. To obtain additional information or to represent the taxpayer before the department, the taxpayer must execute a Power of Attorney designating the third party as its representative.

<b>NAME OF PERSON AUTHORIZED TO RECEIVE THIS INFORMATION</b>	<b>TITLE</b>	<b>PHONE NUMBER</b>
--	--------------	---------------------

<b>ADDRESS</b>	<b>CITY, STATE, ZIP CODE</b>
----------------	------------------------------

**SIGNATURE OF OWNER, PARTNER, OR CORPORATE OFFICER** Under penalties of perjury I declare that the above information is true and complete.

<b>SIGNATURE OF OWNER/OFFICER</b> <i>[Signature]</i>	<b>TITLE</b> <b>President</b>	<b>TELEPHONE NUMBER</b> <b>(847) 460 4757</b>
---	----------------------------------	--

PLEASE MAIL THE COMPLETED FORM TO: MISSOURI DEPARTMENT OF REVENUE, TAX CLEARANCE, P.O. BOX 3666, JEFFERSON CITY, MO 65105-3666 OR IT MAY BE FAXED TO: (573) 522-1160. If this form is faxed, the original is not required.

**EMPLOYER WITHHOLDING TAX**

41. Withholding Begin Date: M M D D Y Y

42. How many of your employees will work in Missouri?

43. Are all employees Missouri residents working in another state?  
 Yes  No

44. Estimated Monthly Gross Wages:

45. Withholding Tax Filing Frequency (check one)  
 A. Annually, less than \$20 withholding tax per quarter  
 B. Monthly, \$500 to \$9,000 withholding tax per month  
 C. Quarterly, \$20 withholding tax per quarter to \$500 per month  
 D. Quarter/Monthly (weekly), over \$9,000 withholding tax per month (required to pay tax electronically)

46. Does a parent company file withholding tax reports and receive full compensation?  
 Yes  No

47. If you do not pay wages year round, please circle months that you do.  
January February March April May June July August September **October** November December

48. Withholding Tax Courtesy Mailing Address (duplicate withholding tax notices will be mailed to this address)

Business Name (DBA Name) In Care of

Street, Route or PO Box City

State Zip Code County

49. If you are an employer domiciled in a state other than Missouri and temporarily transacting business in Missouri, you may be defined as a transient employer. A transient employer must submit with this application a completed insurance certification slip indicating Missouri as a covered state for Workers' Compensation and a transient employer bond not less than \$5,000 nor more than \$25,000.

**CALCULATE TRANSIENT EMPLOYER BOND**

A. Missouri Withholding Tax  
Monthly Gross Wages \_\_\_\_\_ x 6% = \_\_\_\_\_ x 3 = \_\_\_\_\_ (a)  
B. Missouri Unemployment Tax  
Average # of Workers \_\_\_\_\_ x \$7,000 = \_\_\_\_\_ x 3.38% = \_\_\_\_\_ / 4 = \_\_\_\_\_ (b)  
(a) \_\_\_\_\_ + (b) \_\_\_\_\_ = \_\_\_\_\_ (Amount of bond—minimum \$5,000)

TYPE OF BOND  Surety Bond  Cash Bond  Irrevocable Letter of Credit  Certificate of Deposit

Comments:

*This is a not-for-profit corporation*

**SIGNATURE (ALL APPLICANTS MUST SIGN)**

50. I declare that the above information and any attached supplements is true, complete, and correct. The application must be signed by the owner, if the business is a sole ownership; partner, if the business is a partnership; reported officer, if the business is a corporation or by a member, if the business is a L.L.C. as reported on this application.

SIGNATURE TITLE DATE

**CONFIDENTIALITY OF TAX RECORDS**

Missouri Statute 32.057, RSMo, states that all tax records and information maintained by the Missouri Department of Revenue are confidential. The tax information can only be given to the owner, partner, member, or officer who is listed with us as such. If you wish to give an employee, attorney, or accountant access to your tax information, you must supply us with a power of attorney giving us the authority to release confidential information to them. (See Power of Attorney form.)

BY-LAWS  
OF  
"SELECT BENEFIT SERVICES ASSOCIATION"

ARTICLE I  
PURPOSES

The purpose or purposes of "Association" ("association") shall be:

To enhance the quality of life by offering or providing educational information, and access to goods, services and discount benefits to members. To exercise all the powers conferred upon corporations formed under the Missouri Not-For-Profit Corporation Act.

ARTICLE II  
OFFICES

The Association shall have and continuously maintain in this state a registered office and a registered agent, and the registered office of the association shall be identical with that of its registered agent. The Association may have other offices within or without the State of Missouri as the Board of Directors may from time to time determine.

ARTICLE III  
MEMBERS

Section 1. Classes of Members. The Association shall have two (2) classes of members. The designation of such classes and qualifications of the members of such classes shall be as follows:

1. Individual membership: The individual is entitled to participate in all benefit programs offered by the Association.
2. Family membership: The member and his spouse are entitled to participate in all benefit programs offered by the Association.

Section 2. Voting Rights. Each member of classes 1 and 2 shall be entitled to one vote on each matter submitted to a vote of the members by the Board of Directors. Voting may be in person or by proxy; provided that no proxy may be used for voting purposes unless the original of the proxy is filed with the Secretary of the Association at least seven (7) days before the meeting at which it is to be used.

Section 3. Termination of Membership. Any member who shall be in default in the payment of dues for the period fixed in Article XI of the By-Laws is automatically ineligible for membership and loses all privileges and rights of the Association, subject to the discretion of the Board of Directors to extend such time period for the payment of dues.

Section 4. Resignation. Any member may resign by filing a written resignation with the Secretary, but such resignation shall not entitle such member to any refund of dues and the member shall immediately lose all privileges and rights of the Association.

Section 5. Reinstatement. Upon written reapplication a former member may be reinstated to membership in the Association.

Section 6. Transfer of Membership. Membership in the Association is not transferable or assignable.

#### ARTICLE IV MEETINGS OF MEMBERS

Section 1. Annual Meeting. An annual meeting of the members of the Association shall be held for the purpose of electing Directors and the transaction of any other business as may come before the meeting. The date of the annual meeting shall be determined by the Board of Directors.

Section 2. Special Meeting. Special meetings of the members, for any purpose or purposes, unless otherwise prescribed by law, may be called by the President and shall be called by the Secretary at the direction of a majority of the Board of Directors, or at the request in writing of members representing at least one hundred (100) votes entitled to be cast at such meeting.

Section 3. Place of Meeting. The Board of Directors may designate any place, within or without the State of Missouri as the place of meeting for any annual meeting. The President or the Board of Directors may designate any place within or without the State of Missouri as the place of the meeting for any special meeting. If no designation is made, the place of meeting shall be the registered office of the Association.

Section 4. Notice of Meetings. Written or printed notice stating the place, day and hour of any regular or special meeting of the Association members shall be delivered, either personally, by mail or through the internet, to each member, not less than seven (7) or more than forty (40) days before the date of such meeting, by or at the direction of the President, or Secretary, or the Board of Directors or person calling the meeting. In the case of special meetings, the purpose for which the meeting is called shall be stated in the notice. If mailed, the notice of meeting shall be deemed delivered when deposited in the United States mail addressed to the member at this address as it appears on the records of the Association, with postage thereon paid. Notice of meetings may be included in any publication that is distributed to the member.

Section 5. Quorum. There shall be no minimum number of members necessary to be present at any regular meeting or special meeting, in order to constitute a quorum. Those members present shall therefore constitute a quorum.

Section 6. Manner of Acting. The act of a majority of the members present at any regular or special meeting shall constitute the act of the members.

Section 7. Informal Action by Members. Upon approval by the directors, any action required to be taken at a meeting of the members of the Association or any other action which may be taken at a meeting, may be taken without a meeting if consents in writing, setting forth the action so taken, shall be signed by a majority of the members with respect to the subject matter thereof.

Section 8. Parliamentary Procedures. Parliamentary Procedure for all meetings of members, directors, and committees shall be conducted in accordance with the latest revised edition of Robert's Rules of Order, unless otherwise inconsistent with these By-Laws.

Section 9. Voting. At all meetings of the members, each member of records shall be entitled to one (1) vote. A vote may be cast either orally or in writing in person or by proxy. A "member of record" is a person who is a member in good standing of the Association as of the close of business on a date, selected by the Board of Directors, not less than forty (40) days nor more than fifty (50) days before the date of the meeting (the "record date"). When a quorum is present at any meeting, the vote of the holders of a majority of members present shall decide any questions brought before such meeting, unless the questions are ones upon which, by express provision of law or of the Association's Articles of Incorporation, a different vote is required, in which case such express provision shall govern and control the decision of such question.

Section 10. Matters Reserved to Membership Vote. The following matters shall be authorized only upon a vote "thereon" by the members at a meeting called to consider such matter:

1. An amendment to the Association's Articles of Incorporation;
2. The election of the Board of Directors; and
3. Any other matter which the Board of Directors, in their sole discretion, by resolution shall cominit to a vote of the members.

## ARTICLE V BOARD OF DIRECTORS

Section 1. General Powers. The affairs of the Association shall be managed by its Board of Directors.

Section 2. Number, Tenure and Qualifications. The number of directors shall be no fewer than three (3) and no more than twenty-five (25) and may be changed from time to time by resolution of the Board of Directors. The Board of Directors shall appoint a committee to nominate successor directors. The directors shall be elected at an annual meeting of the members, except as provided in Section 8 of this Article, and each director elected shall hold office until his successor is elected and qualified or until his earlier death, resignation or removal. Directors shall be residents of the United States of America.

Section 3. Regular Meetings. A regular annual meeting of the Board of Directors shall be held each year immediately after the annual meeting of the members of the Association for the purpose of electing officers and for the transaction of such other business as may come before the meeting. The regular annual meeting of directors shall be held without other notice than these By-Laws. The Board of Directors may provide by resolution the time and place, within or without the State of Missouri for the holding of additional regular meetings of the Board of Directors.

Section 4. Special Meetings. Special meetings of the Board of Directors may be called by or at the request of the President or any two (2) directors. All special meetings shall be held at the registered office of the Association unless otherwise agreed upon by a majority of the Board of Directors in attendance at the meeting.

Section 5. Notice. Notice of any special meeting of the Board of Directors and the business to be transacted shall be given at least five (5) days previously thereto by written notice delivered personally, by mail or through the internet to each director at his address shown on the records of the Association. If notice be given by mail, such notice shall be deemed to be delivered when deposited in the United States mail addressed to the director. Any director may waive notice of any meeting. The attendance of a director at any meeting shall constitute a waiver of notice of such meeting, except where a director attends a meeting for the express purpose of objecting to the transaction of any business because the meeting is not lawfully called or convened. The purpose of any special meeting of the Board of Directors shall be specified in the notice of such meeting.

Section 6. Quorum. A majority of the Board of Directors shall constitute a quorum for the transaction of business at any meeting of the Board of Directors provided that if less than a majority of the directors are present at said meeting, a majority of the directors present may adjourn the meeting from time to time without further notice.

Section 7. Manner of Acting. The act of a majority of the directors present at a meeting at which a quorum is present shall be the act of the Board of Directors, except where otherwise provided by law or these By-Laws.

Section 8. Vacancies. Vacancies created by the death, resignation, or removal of a director may be filled by a majority vote of the directors then in office though less than a quorum, and each director so chosen shall hold office until his successor is elected and qualified or until his earlier death, resignation or removal. A director may be removed at any time, with or without cause, by a vote of a majority of the remaining directors. If there are not directors in office, then an

election of directors may be held in the manner provided by law. Newly created directorships shall be filled by election at an annual meeting or special meeting called for that purpose.

Section 9. Compensation. Directors as such shall not receive any stated salaries for their services, but by resolution of the Board of Directors, a fixed sum and expenses of attendance, if any, may be allowed for attendance at each meeting of the Board of Directors. Nothing herein contained shall be construed to preclude any director from serving the Association in any other capacity and receiving compensation therefor upon approval by the Board.

Section 10. Telephonic Participation in Meeting. The members of the Board of Directors, or of any committee designated by the Board of Directors, may participate in a meeting of the Board of Directors or committee by means of conference telephone or similar communications equipment whereby all persons participating in the meeting can hear each other, and participation in a meeting in this manner shall constitute presence in person at the meeting.

Section 11. Action by Written Consent. Any action which is required to be or may be taken at a meeting of the directors, or of any committee of the directors, may be taken without a meeting if consents in writing, setting forth the action so taken are signed by all of the members of the Board of Directors or of the committee as the case may be. The consents shall have the same force and effect as a unanimous vote at a meeting duly held. The Secretary shall file the consents with the minutes of the meetings of the Board of Directors or of the committee as the case may be.

## ARTICLE VI OFFICERS

Section 1. Officers. The Officers of the Association shall be a President, one or more Vice Presidents (the number thereof to be determined by the Board of Directors), a Treasurer, a Secretary or combination thereof, and such other officers as may be elected in accordance with the provisions of this article. The Board of Directors may elect or appoint other officers, including one or more Assistant Secretaries and one or more Assistant Treasurers, as it shall deem desirable, such officers to have the authority and perform the duties prescribed, from time to time, by the Board of Directors. Any two or more offices may be held by the same person, except the offices of President and Secretary.

Section 2. Election and Term of Office. The Officers of the Association shall be elected annually by the Board of Directors at the regular annual meeting of the Board of Directors. If the election of Officers shall not be held at such meeting, such election shall be held as soon thereafter as convenient. Vacancies may be filled or new officers created and filled at any meeting of the Board of Directors. Each Officer shall hold office until his successor shall have been duly elected and shall have qualified.

Section 3.     Removal. Any Officer or Agent elected or appointed by the Board of Directors may be removed by the Board of Directors whenever in its judgment the best interests of the Association would be served thereby.

Section 4.     Vacancies. A vacancy in any office because of death, resignation, removal, disqualification or otherwise, may be filled by the Board of Directors for the unexpired portion of the term.

Section 5.     President. The President of the Association shall be the principal executive officer of the Association. He shall supervise and conduct the affairs of the Association in such manner as will best accomplish the purposes set forth in the Articles of Incorporation of the Association. He shall preside at all meetings of the Association members and the Board of Directors. He shall countersign all checks together with the Treasurer.

Section 6.     Vice President. In the absence of the President, or in the event of his inability or refusal to act, the Vice President shall perform the duties of the President, and when so acting, shall have all the powers of and be subject to all the restrictions upon the President. The Vice President shall perform such other duties as from time to time may be assigned to him by the President or by the Board of Directors.

Section 7.     Treasurer. The Treasurer or Assistant Treasurer shall have charge and custody of and be responsible for all funds and securities of the Association; receive and give receipts for monies received by the Association from any source whatsoever, and deposit all such monies in the name of the Association in such banks, trust companies or other depositories as shall be selected in accordance with the provisions of Article VIII of these By-Laws.

Section 8.     Secretary. The Secretary or Assistant Secretary of the Association shall keep the minutes of the meetings of the members and of the Board of Directors in one or more books provided for that purpose; see that all notices are duly given in accordance with the provisions of these By-Laws or as required by law; be custodian of the corporate records of the Association; see that the seal of the Association, if any, is affixed to all documents, the execution of which on behalf of the Association under its seal, if any, is duly authorized in accordance with the provisions of these By-Laws; keep a register of the post office address of each member which shall be furnished to the Secretary or Assistant Secretary by such member; and in general perform all duties incident to the office of Secretary and such other duties as from time to time may be assigned to the Secretary or Assistant Secretary by the President or by the Board of Directors.

ARTICLE VII  
COMMITTEES

Section 1. Committees of Directors. The Board of Directors, by resolution adopted by the majority of the directors in office, may designate one or more committees, each of which shall consist of two (2) or more directors, which committees, to the extent provided in said resolution, shall have and exercise the authority of the Board of Directors in the management of the Association; but the designation of such committees and the delegation thereto of authority shall not operate to relieve the Board of Directors, or any individual director, of any responsibility imposed upon it or him by law. The President shall be an ex-officio member of all committees of directors.

Section 2. Other Committees. Other committees not having and exercising the authority of the Board of Directors in the management of the Association may be designated by a resolution adopted by a majority of the directors present at a meeting at which a quorum is present. Except as otherwise provided in such resolution, members of each such committee shall be members of the Association, and the President of the Association shall appoint the members thereof. Any member thereof may be removed by the person or persons authorized to appoint such member whenever in their judgment the best interests of the Association will be served by such removal. One member of each committee shall be a director.

Section 3 Vacancies. Vacancies in the membership of any committee may be filled by appointments made in the same manner as provided in the case of original appointments.

Section 4. Quorum. Unless provided in the resolution of the Board of Directors designating a committee, a majority of the whole committee shall constitute a quorum and the act of a majority of the members present at a meeting at which a quorum is present shall be the act of the committee.

Section 5. Rules. Each committee may adopt rules for its own government not inconsistent with these By-Laws or with rules adopted by the Board of Directors.

ARTICLE VIII  
CONTRACTS, CHECKS, DEPOSITS, AND FUNDS

Section 1. Contracts. The Board of Directors may authorize the officers or agents of the Association to enter into contracts or to execute and deliver documents in the name of and on behalf of the Association. Such authority shall be confined to specific instances. Such contracts may be for any purpose deemed by the Board of Directors to be appropriate, including the contracting with a third party for any or all administrative and other services and functions necessary for the Association to achieve its purpose.

Section 2. Checks, Drafts, Etc. All checks, drafts, or other orders for payment of money, notes or other evidences of indebtedness issued in the name of the Association shall be signed by such officer or officers, agent or agents of the Association and in such manner as shall from time to time be determined by the resolution of the Board of Directors. In the absence of such determination by the Board of Directors, such instruments shall be signed by the Treasurer or an Assistant Treasurer and countersigned by the President or Vice President of the Association.

Section 3. Deposits. All funds coming into possession of the Association shall be deposited from time to time to the credit of the Association in such banks, trust companies, or other depositories as the Board of Directors may select.

Section 4. Gifts. The Board of Directors may accept on behalf of the Association any contributions, gifts, bequests, or device for the general purpose or for any special purpose of the Association.

Section 5. Loans. The Association may, upon authorization of the Board of Directors, from time to time accept or negotiate loans of financial assistance to be repaid at such time as the Association is reasonably able to repay.

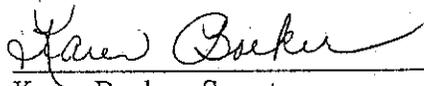
## ARTICLE IX CERTIFICATES OF MEMBERSHIP

Section 1. Certificates of Membership. The Board of Directors may provide for the issuance of certificates evidencing membership in the Association which shall be in such form as may be determined by the Board. Such certificates shall be signed by the President or Vice President and shall be sealed with the seal of the Association, if any. The name and address of each member and the date of issuance of the certificate shall be entered on the records of the Association. If any certificate shall become lost, mutilated or destroyed, a new certificate may be issued therefor upon such terms and conditions as the Board of Directors may determine.

The next item of business concerned the financial report. Karen Boeker presented this report. After discussion there was a motion, seconded, and unanimously approved to accept the report.

There being no further or other business to come before the meeting, upon motions duly made, seconded and unanimously carried, the meeting was adjourned.

APPROVED:

A handwritten signature in cursive script, reading "Karen Boeker", written over a horizontal line.

Karen Boeker, Secretary

Section 2.     Issuance of Certificates. When a member has applied for and is eligible for membership and has paid any initiation fee and dues that may then be required, a certificate of membership shall be issued and delivered to him by the Secretary, if the Board of Directors shall have provided for the issuance of certificates of membership under the provisions of Section 1 of this article.

ARTICLE X  
BOOKS AND RECORDS

The Association shall keep correct and complete books and records of accounts and shall also keep minutes of the proceedings of its members, Board of Directors and committees having any of the authority of the Board of Directors, and shall keep at the registered or principal office a record giving the names and addresses of the members entitled to vote. All books and records of the Association may be inspected by any member, or his agent or attorney for any purpose at any reasonable time.

ARTICLE XI  
DUES AND INITIATION FEE

Section 1.     Annual Dues. The Board of Directors may determine from time to time the amount of annual dues payable to the Association by members of each class.

Section 2.     Payment of Dues. Dues shall be payable in advance.

Section 3.     Default and Termination of Membership. When any member of any class shall be in default in the payment of dues for a period of one month from the beginning of the period from which such dues became payable, such member shall be automatically dropped from membership unless the Board of Directors, in its discretion, extends the time for payment of dues.

Section 4.     Initiation Fee. Each member may be required to pay, in addition to applicable dues, the amount of any initiation fee designated by the Board of Directors as a prerequisite to membership. The Board of Directors may provide that the initiation fee is waived for members who are part of a group where the sponsor pays a stated initiation fee on behalf of all group members.

ARTICLE XII  
FISCAL YEAR

The fiscal year of the Association shall begin the first day of January and end on the last day of December in each year.

ARTICLE XIII  
SEAL

The Board of Directors may provide a corporate seal which shall be in the form of a circle and shall have inscribed thereon the name of the corporation and the words "Corporate Seal".

ARTICLE XIV  
WAIVER OF NOTICE

Whenever any notice is required to be given under the provisions of the General Not-For-Profit Corporation Law of Missouri under the provisions of the Articles of Incorporation or the By-Laws of the Association, a waiver thereof in writing signed by the person or persons entitled to such notice, whether before or after the time stated therein, shall be deemed equivalent to the giving of such notice.

ARTICLE XV  
AMENDMENT OF BY-LAWS

These By-Laws may be altered, amended or repealed and new By-Laws may be adopted by a two-thirds (2/3) majority of the directors present at any regular meeting or any special meeting, provided that at least seven (7) days' written notice is given of intention to alter, amend or repeal or to adopt new By-Laws at such meeting.

ARTICLE XVI  
INDEMNIFICATION

The Association shall provide for indemnification by the Association of any and all of its directors of officers or former directors or officers against expenses actually and necessarily

incurred by them in connection with the defense of any action, suit, or proceeding, in which they or any of them are made parties, or a party, by reason of having been directors or officers of the Association, except in relation to matters as to which such director or officer or former director or officer shall be adjudged in such action, suit, or proceeding to be liable for gross negligence or misconduct in the performance of duty and to such matters as shall be settled by agreement predicated on the existence of such liability for gross negligence or misconduct.

ARTICLE XVII  
DISSOLUTION

The Association shall use its funds only to accomplish the objectives and purposes specified in these By-Laws, and no part of said funds shall inure, or be distributed, to the members of the Association. On dissolution of the Association any funds remaining shall be distributed to one or more regularly organized and qualified charitable, educational, scientific, or philanthropic organizations to be selected by the Board of Directors.



# The Ultimate Choice

24 Hour Accident Coverage

- \$25,000 Accident Medical Coverage\*
- \$4,000 Air Ambulance
- \$25,000 Accidental Death & Dismemberment\*

\* Titanium Plan Shown



ADH7-09

15B397

# Accidents Happen!

You can be hit with huge bills when you least expect it. The Ultimate Choice gives you 24-hour accident coverage for those expenses.

That's why Guarantee Trust Life designs and administers the Ultimate Choice Accident plans marketed by Universal Marketing of America Inc. We work together to help you with benefit options that fit your lifestyle.



**24** hour  
accident  
coverage

The Ultimate Choice series has benefit options ranging from \$2,500 to \$25,000.

Choose from these options:

PLAN OPTION	BRONZE	SILVER	SAPPHIRE	EMERALD	GOLD
Excess Medical Expense	\$2,500 maximum after \$100 excess medical expense deductible	\$5,000 maximum after \$100 excess medical expense deductible	\$7,500 maximum after \$100 excess medical expense deductible	\$10,000 maximum after \$100 excess medical expense deductible	\$15,000 maximum after \$250 excess medical expense deductible
Emergency Air Ambulance	\$4,000 per accident per insured				
Accidental Death & Dismemberment Coverage*	\$2,500 per insured	\$5,000 per insured	\$7,500 per insured	\$10,000 per insured	\$15,000 per insured

\* AD&D Benefits reduce by 50% on the 70th birthday of the Primary Insured and Your Spouse.

# Benefit Description

Select Benefit Services Association  
Discounts and Services

## Accident Medical Coverage

Any Doctor, Emergency Room, Clinic or Hospital Medical Services means the costs for medically necessary treatment by a physician, nurse, dentist, hospital room and board, outpatient surgery, use of an ambulance, dental work to sound natural teeth, drugs, medicines, diagnostic tests and x-rays, oxygen, casts, splints, crutches, blood plasma, treatment performed by a licensed medical professional and rental of durable medical equipment. Benefits are excess of other coverage.

## \$4,000 Emergency Air Ambulance

Worldwide Coverage  
Most medical plans only cover ground ambulance. In the event a member suffers from a covered injury that requires emergency air ambulance service, we will reimburse the member up to the maximum amount of \$4,000.

## Accidental Death & Dismemberment

If a covered family member's injury results in a loss, as defined in your certificate of coverage, within one year after the accident causing the loss, we will pay benefits as described in your certificate of coverage for loss of life. Benefits for loss of limb and sight are shown in the schedule of benefits.

## TelaDoc™

TelaDoc™ is available when your physician is not. TelaDoc™ consulting physicians treat illnesses that arise quickly and tend to run a brief course, typically 5 to 10 days. Physicians are on call 24 hours a day, 7 days a week, 365 days a year.

Insurance benefits provided by Guarantee Trust Life Insurance Company

Included with all 7 options:

### Car Pricing

Car leasing, purchasing and referral service. This service is available for new and late-model used cars.

### Car Rental

Includes USA, Canada and Europe

### Long Distance

Great savings. 24 hours a day, 7 days a week.

### Shopping Spree

Over 120 gift items to choose from. Up to \$1,000 in merchandise and services.

### Flowers and Gift Baskets

Includes flowers, gourmet baskets, sweet treats and more.

### Travel

Includes car rentals, cruises and more.

### Hotel/Motel

Hotel, motel and resort chains nationwide.

### RV and Motorcycle Rental and Sales

Save on motor home and motorcycle rentals. Members can also purchase new and used brand name motor homes, campers, trailers and vans.

### Grocery Coupons

Stretch your grocery dollars. Enjoy savings with coupons good nationwide.

### Moving Services

Trained planner will help members with their residential, business or office move.

### Fitness Health

Save on national brand exercise equipment. Includes stair climbers, exercise bikes, rowing machines and more.

## PLATINUM

## TITANIUM

after fical ble	\$20,000 maximum after \$250 excess medical expense deductible	\$25,000 maximum after \$250 excess medical expense deductible
-----------------------	--	--

red	\$20,000 per insured	\$25,000 per insured
-----	----------------------	----------------------

# Select Benefit Services Association ENROLLMENT FORM

## 24-Hour Accident Plan Options:

- Bronze.....\$35.95 per month
- Silver.....\$46.95 per month
- Sapphire.....\$57.95 per month
- Emerald.....\$67.95 per month
- Gold.....\$69.95 per month
- Platinum.....\$74.95 per month
- Titanium.....\$79.95 per month

MEMBER MAILING ADDRESS

CITY STATE ZIP

HOME PHONE CELL PHONE

E-MAIL ADDRESS

MEMBER: LAST, FIRST, MIDDLE SSN AGE (MAX. 69) DATE OF BIRTH

FAMILY MEMBERS (LIST SPOUSE (MAX. AGE 69) AND DEPENDENTS UP TO AGE 26)

LAST, FIRST, MIDDLE	RELATIONSHIP	AGE	DATE OF BIRTH

BENEFICIARY: LAST, FIRST, MIDDLE AGE DATE OF BIRTH

EF-1300

I agree to the terms and conditions of SBSA Membership as listed in this brochure.

SIGNATURE OF PRIMARY MEMBER ENROLLEE (WRITTEN OR ELECTRONIC) DATE

SBSA Authorization to honor checks, share drafts or account debits.

NAME OF DEPOSITOR AS IT APPEARS ON BANKING INSTITUTION RECORDS

ACCOUNT NUMBER ROUTING/TRANSIT NUMBER NAME OF BANKING INSTITUTION BRANCH

ADDRESS CITY STATE ZIP

As a convenience to me, I request and authorize you to charge the account shown below for premiums and association dues drawn by and payable to the order of Guarantee Trust Life Insurance Company, Glenview, Illinois, provided there are sufficient funds in my account to pay the same upon presentation.

I agree that my rights in respect to each payment shall be the same as if it were drawn by me and signed personally by me. This authority is to remain in effect until revoked by me in writing and until you receive notice for which you agree you will be fully protected in honoring such requests. I further agree that if any such payment is not honored, whether with or without cause and whether intentionally, or inadvertently, you shall be under no liability at all although such action could result in the forfeiture of insurance.

SIGNATURE OF DEPOSITOR DATE ADDITIONAL SIGNATURE (IF JOINT ACCOUNT) DATE

### Payment Options

Monthly Bank Draft

REPRESENTATIVE (PRINT NAME)

Make payments to GTL

REPRESENTATIVE NUMBER

# Terms and Conditions

The Select Benefit Services Association (SBSA) is a membership organization committed to providing members high quality, innovative and money saving discounts and services. Membership privileges include the right to participate in all programs offered or sponsored by SBSA. Member hereby requests enrollment in the Select Benefit Services Association.

Member understands that membership dues include the insurance premium. Member also understands that membership dues are non-refundable.

Member hereby appoints SBSA, president, or failing this person, an SBSA Director, as proxy holder for and on behalf of the member with the power of substitution to attend, act and vote for and on behalf of the member in respect of all matters that may properly come before the meeting of the Members of SBSA, to the same extent and with the same powers as if the undersigned member were present at the meeting. Said proxy is to continue for a period of one (1) year from date and is hereby renewed from year to year until this proxy is cancelled by writing delivered to the Association.

• Not available in AR, AK, ME, MA, MN, MT, NH, NY, OR and VT

# Exclusions

(The following exclusions apply only to insurance benefits provided by Guarantee Trust Life Insurance Company)

The Policy does not provide benefits for:

- Treatment, services or supplies which:
  - Are not Medically Necessary;
  - Are not prescribed by a Doctor as necessary to treat an Injury;
  - Are determined to be Experimental/Investigational in nature;
  - Are received without charge or legal obligation to pay;
  - Are received from persons employed or retained by any Family Member, unless otherwise specified; or
  - Are not specifically listed as Covered Charges in the Policy.
- Injury by acts of war, whether declared or not.
- Injury received while traveling or flying by air, except as a fare-paying passenger and not as a pilot or crew member, on a regularly scheduled commercial airline.
- Injury covered by Worker's Compensation, Employer Liability law or Occupational Disease Act or Law.
- Dental treatment, except as specifically stated.
- Injury sustained while committing or attempting to commit a felony.
- Prescription Drugs except as specifically stated.
- Suicide or attempted suicide while sane.
- Intentionally self-inflicted Injury.
- Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state or jurisdiction in which the Injury occurs.
- Loss resulting from being under the influence of any drugs or narcotic unless taken as prescribed by a Doctor.
- Injury sustained while participating in or practicing for any professional, intercollegiate or club sports activity, except as specifically provided.
- Injury which occurs while a Covered Person is on active duty service in any armed forces. Reserve or National Guard active duty for training is not excluded unless it extends beyond 31 days.
- Injury sustained flying in an ultra light, hang gliding, parachuting or bungee-cord jumping, by flight in a space craft or any craft designed for navigation above or beyond the earth's atmosphere.
- Injury sustained while driving or riding on vehicles for off-road use including but not limited to all-terrain vehicles (ATV's).
- Injury sustained where a Covered Person is the operator and does not possess a current and valid motor vehicle operator's license, except in a Driver's Education Program.
- Treatment in any Veteran's Administration or federal Hospital, except if there is a legal obligation to pay;
- Cosmetic surgery, except for reconstructive surgery on an injured part of the body.
- Covered Charges incurred outside of the United States or its possessions
  - Competing in motor sports races or competitions;
  - Competing in water sports races or competitions;
  - Testing cars/trucks on any racetrack or speedway;
  - Handling, storing or transporting explosives;
  - Scaling up cliffs or mountain walls;
  - Spelunking (exploring caves);
  - Handling or working with dangerous animals.
- Injury sustained while water skiing or surfboarding;
- Injury sustained while snow skiing or snowboarding;
- Injury sustained while roller blading or skateboarding;
- Injury sustained while participating in a rodeo.

Insurance underwritten by Guarantee Trust Life Insurance Company Policy Form MP-1300

This brochure is an illustration, not a contract. For complete details of all provisions, please read your certificate carefully. Not all benefits may be available in every state.



**UNIVERSAL MARKETING**

Exclusively marketed by  
Universal Marketing of America Inc.

800.888.6610

**G·T·L**  
Guarantee Trust Life  
Insurance Company



first_name	last_name	addr_line_1	addr_line_2	addr_line_3	city	state	zip
MICHAEL	BANKSTON	8107 BROOKS RD			CROSSETT MOUNTAIN	AR	71635
TERRY L	ADAMS	1950 MILL POND RD			VIEW	AR	72560
KIMBERLY E	JACOB	13 ACKLIN GAP RD			CONWAY	AR	72032
DONALD A	MELLON	PO BOX 2325			MOUNTAIN VIEW	AR	72560
JAMES S	SWITZER	PO BOX 1444			MOUNTAIN VIEW	AR	72560
ADAM	SWITZER	311 LINCOLN AVE			MOUNTAIN VIEW	AR	72500
THOMAS R	PIERCE	291 SHILOH DR			MARION	AR	72364
BRADLEY W	WOOLEY	7513 BECK RD			LITTLE ROCK	AR	72223
HAL S	HILL	6 HAWTHORNE ST			DUMAS	AR	71639
TRAVIS L	HARBIN	PO BOX 183			CAVE SPRINGS	AR	72718
ALAN D	HART	12379 SHADY GROVE RD			GRAVETTE	AR	72736
WILLIAM	EMANUEL	20630 ROUNDTOP DR			SULPHUR SPRINGS	AR	72768
ARONDA	NEWMAN	759 BRADLEY 18 E RD			WARREN	AR	71671
ERIC B	REDDICK	1305 CHRISTINA DR			PARAGOULD	AR	72450
HANNAH I	SUBLETT	46C W SKYLINE DR			WOOSTER	AR	72181
BRADLEY W	WOOLEY	7513 BECK RD			LITTLE ROCK	AR	72223
JACK T	URSERY	489 CEDAR GROVE RD	LOT 4		ARKADELPHIA	AR	71923
TIM	MCGUIRE	502 SW BRIGHTON DR			BENTONVILLE	AR	72712

SBSA  
Balance Sheet

Period Ending	3/31/09	6/30/09	9/30/09
<b>ASSETS</b>			
Current Assets			
Cash In Bank	6,300	7,918	11,358
Accounts Receivable	5,379	9,011	10,421
<b>TOTAL ASSETS</b>	<u>11,679</u>	<u>16,929</u>	<u>21,779</u>
<b>LIABILITIES &amp; EQUITY</b>			
Liabilities			
Accounts Payable	15	15	515
Accrued Expenses	2,284	2,284	2,284
Total Liabilities	<u>2,299</u>	<u>2,299</u>	<u>2,799</u>
Equity			
Total Equity	9,380	14,630	18,980
	9,380	14,630	18,980
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u>11,679</u>	<u>16,929</u>	<u>21,779</u>

SBSA  
Income Statement

Period Ended	3/31/09	6/30/09	9/30/09
<b>Income</b>			
Revenue	4,754	10,165	17,750
<b>Total Revenue</b>	<u>4,754</u>	<u>10,165</u>	<u>17,750</u>
<b>General Expenses</b>			
Equipment Lease and Depreciation	0	0	0
Insurance	0	0	1,092
Consultant Fees	0	15	2,042
Legal, Professional Fees	235	380	498
<b>Total General Expense</b>	<u>235</u>	<u>395</u>	<u>3,631</u>
<b>Net Income (Loss)</b>	<u>4,519</u>	<u>9,769</u>	<u>14,119</u>

GTL Subsidiaries  
 Comparative Balance Sheet  
 As of March 31, 2009

SBSA

	Current Month	Prior Month	\$ Change	% Change
<b>ASSETS</b>				
Current Assets				
Cash in Bank	6,300	6,353	(53)	-0.8%
Prepaid Expenses		0	0	
Agent Advances		0	0	
Commissions, Fees, & Membership Receivables	5,379	3,890	1,489	
Total Current Assets	11,679	10,243	1,435	14.0%
Fixed Assets				
Net Computer and Telephone Equipment		0	0	
Net Leasehold Improvements		0	0	
Net Transport Van		0	0	
Net Furniture and Fixtures		0	0	
Total Fixed Assets	0	0	0	0.0%
Other Assets				
Loan Receivable		0	0	
Deposits		0	0	
Net Organization Costs		0	0	
Total Other Assets	0	0	0	0.0%
<b>TOTAL ASSETS</b>	<b>11,679</b>	<b>10,243</b>	<b>1,435</b>	<b>14.0%</b>
<b>LIABILITIES &amp; EQUITY</b>				
Liabilities				
Accounts Payable	15	15	0	0.0%
Accrued Expenses	2,284	2,284	0	0.0%
Payroll Taxes Payable		0	0	
Agents Commissions Payable		0	0	
Other Notes Payable		0	0	
GTL Advance Balance		0	0	
Net Non-GTL Advance Balance		0	0	
Unearned Revenue		0	0	
Notes Payable-Bank		0	0	
Notes Payable-GTL		0	0	
Total Liabilities	2,299	2,299	0	0.0%
Equity				
Contributed Capital		0	0	
Retained Earnings	4,861	4,861	0	0.0%
Net Income	4,519	3,084	1,435	46.5%
Total Equity	9,380	7,944	1,435	18.1%
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>11,679</b>	<b>10,243</b>	<b>1,435</b>	<b>14.0%</b>

GTL Subsidiaries  
Income Statement  
Period Ended March 31, 2009

	SBSA							
	Current Period				YTD			
	Actual	%	Model	%	Actual	%	Model	%
<b>Income</b>								
Net Initial Commissions	1,489	100.0%	0	NA	4,754	100.0%	0	NA
Net Renewal Commissions	0		0		0		0	
Interest				NA				NA
Miscellaneous								
<b>Total Income</b>	<u>1,489</u>	<u>100.0%</u>	<u>0</u>	<u>0.0%</u>	<u>4,754</u>	<u>100.0%</u>	<u>0</u>	<u>0.0%</u>
<b>Cost of Income</b>								
Agent Commissions, Fees								
Agent Balances Written Off								
Membership Fulfillment								
Membership Benefit Providers								
<b>Total Cost of Income</b>	<u>0</u>	<u>0.0%</u>	<u>0</u>	<u>0.0%</u>	<u>0</u>	<u>0.0%</u>	<u>0</u>	<u>0.0%</u>
<b>Gross Profit</b>	<u>1,489</u>	<u>100.0%</u>	<u>0</u>	<u>0.0%</u>	<u>4,754</u>	<u>100.0%</u>	<u>0</u>	<u>0.0%</u>
<b>General Expenses</b>								
<b>Telemarketing &amp; Lead Costs</b>								
Client Lists								
Equipment Rental, Depreciation								
Other Telemarketing Expense								
<b>Total Telemarketing &amp; Lead Costs</b>	<u>0</u>	<u>NA</u>	<u>0</u>	<u>NA</u>	<u>0</u>	<u>NA</u>	<u>0</u>	<u>NA</u>
<b>Marketing Costs</b>								
Agent Incentives								
Agent Meetings								
Client Newsletter								
Licenses and Fees								
Marketing Materials, Conventions								
Recruiting								
Sales School								
Salaries								
Travel, Meals and Entertainment								
<b>Total Marketing Costs</b>	<u>0</u>	<u>NA</u>	<u>0</u>	<u>NA</u>	<u>0</u>	<u>NA</u>	<u>0</u>	<u>NA</u>
<b>Administrative Expenses</b>								
Auto								
Amortization Expense								
Computer Consulting								
Computer Software								
Consultants Fees	0		0		0		0	
Debt Forgiveness								
Employee Benefits								
Equipment Lease and Depreciation								
Insurance	0		0		0		0	
Legal, Professional Fees	53		0		235		0	
Maintenance								
Office Supplies								
Other Administrative Expenses								
Payroll Tax Expense								
Printing & Stationery								
Rent								
Shipping, Postage								
Utilities, Telephone								
Wages Administrative								
Wages Officers								
<b>Total Administrative Expense</b>	<u>53</u>	<u>3.6%</u>	<u>0</u>	<u>NA</u>	<u>235</u>	<u>4.9%</u>	<u>0</u>	<u>NA</u>
Interest Expense	0				0			
Management Fees	0				0			
<b>Total General Expense</b>	<u>53</u>	<u>3.6%</u>	<u>0</u>	<u>NA</u>	<u>235</u>	<u>4.9%</u>	<u>0</u>	<u>NA</u>
<b>Net Income (Loss)</b>	<u>1,435</u>	<u>96.4%</u>	<u>0</u>	<u>NA</u>	<u>4,519</u>	<u>95.1%</u>	<u>0</u>	<u>NA</u>

GTL Subsidiaries  
Comparative Balance Sheet  
As of June 30, 2009

**SBSA**

	Current Month	Prior Month	\$ Change	% Change
<b>ASSETS</b>				
Current Assets				
Cash in Bank	7,918	1,055	6,862	650.2%
Prepaid Expenses		0	0	
Agent Advances		0	0	
Commissions, Fees, & Membership Receivables	9,011	14,008	(4,997)	
Total Current Assets	16,929	15,064	1,865	12.4%
Fixed Assets				
Net Computer and Telephone Equipment		0	0	
Net Leasehold Improvements		0	0	
Net Transport Van		0	0	
Net Furniture and Fixtures		0	0	
Total Fixed Assets	0	0	0	0.0%
Other Assets				
Loan Receivable		0	0	
Deposits		0	0	
Net Organization Costs		0	0	
Total Other Assets	0	0	0	0.0%
<b>TOTAL ASSETS</b>	<b>16,929</b>	<b>15,064</b>	<b>1,865</b>	<b>12.4%</b>
<b>LIABILITIES &amp; EQUITY</b>				
Liabilities				
Accounts Payable	15	15	0	0.0%
Accrued Expenses	2,284	2,284	0	0.0%
Payroll Taxes Payable		0	0	
Agents Commissions Payable		0	0	
Other Notes Payable		0	0	
GTL Advance Balance		0	0	
Net Non-GTL Advance Balance		0	0	
Unearned Revenue		0	0	
Notes Payable-Bank		0	0	
Notes Payable-GTL		0	0	
Total Liabilities	2,299	2,299	0	0.0%
Equity				
Contributed Capital		0	0	
Retained Earnings	4,861	4,861	0	0.0%
Net Income	9,769	7,904	1,865	23.6%
Total Equity	14,630	12,765	1,865	14.6%
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>16,929</b>	<b>15,064</b>	<b>1,865</b>	<b>12.4%</b>

GTL Subsidiaries  
Income Statement  
Period Ended June 30, 2009

	SBSA							
	Current Period				YTD			
	Actual	%	Model	%	Actual	%	Model	%
<b>Income</b>								
Net Initial Commissions	1,920	100.0%	0	NA	10,165	100.0%	0	NA
Net Renewal Commissions	0		0		0		0	
Interest				NA				NA
Miscellaneous								
<b>Total Income</b>	<u>1,920</u>	<u>100.0%</u>	<u>0</u>	<u>0.0%</u>	<u>10,165</u>	<u>100.0%</u>	<u>0</u>	<u>0.0%</u>
<b>Cost of Income</b>								
Agent Commissions, Fees								
Agent Balances Written Off								
Membership Fulfillment								
Membership Benefit Providers								
<b>Total Cost of Income</b>	<u>0</u>	<u>0.0%</u>	<u>0</u>	<u>0.0%</u>	<u>0</u>	<u>0.0%</u>	<u>0</u>	<u>0.0%</u>
<b>Gross Profit</b>	<u>1,920</u>	<u>100.0%</u>	<u>0</u>	<u>0.0%</u>	<u>10,165</u>	<u>100.0%</u>	<u>0</u>	<u>0.0%</u>
<b>General Expenses</b>								
<b>Telemarketing &amp; Lead Costs</b>								
Client Lists								
Equipment Rental, Depreciation								
Other Telemarketing Expense								
<b>Total Telemarketing &amp; Lead Costs</b>	<u>0</u>	<u>NA</u>	<u>0</u>	<u>NA</u>	<u>0</u>	<u>NA</u>	<u>0</u>	<u>NA</u>
<b>Marketing Costs</b>								
Agent Incentives								
Agent Meetings								
Client Newsletter								
Licenses and Fees								
Marketing Materials, Conventions								
Recruiting								
Sales School								
Salaries								
Travel, Meals and Entertainment								
<b>Total Marketing Costs</b>	<u>0</u>	<u>NA</u>	<u>0</u>	<u>NA</u>	<u>0</u>	<u>NA</u>	<u>0</u>	<u>NA</u>
<b>Administrative Expenses</b>								
Auto								
Amortization Expense								
Computer Consulting								
Computer Software								
Consultants Fees	15		0		15		0	
Debt Forgiveness								
Employee Benefits								
Equipment Lease and Depreciation								
Insurance	0		0		0		0	
Legal, Professional Fees	40		0		380		0	
Maintenance								
Office Supplies								
Other Administrative Expenses								
Payroll Tax Expense								
Printing & Stationery								
Rent								
Shipping, Postage								
Utilities, Telephone								
Wages Administrative								
Wages Officers								
<b>Total Administrative Expense</b>	<u>55</u>	<u>2.9%</u>	<u>0</u>	<u>NA</u>	<u>395</u>	<u>3.9%</u>	<u>0</u>	<u>NA</u>
Interest Expense	0				0			
Management Fees	0				0			
<b>Total General Expense</b>	<u>55</u>	<u>2.9%</u>	<u>0</u>	<u>NA</u>	<u>395</u>	<u>3.9%</u>	<u>0</u>	<u>NA</u>
<b>Net Income (Loss)</b>	<u>1,865</u>	<u>97.1%</u>	<u>0</u>	<u>NA</u>	<u>9,769</u>	<u>96.1%</u>	<u>0</u>	<u>NA</u>

GTL Subsidiaries  
Comparative Balance Sheet  
As of September 30, 2009

SBSA

	Current Month	Prior Month	\$ Change	% Change
<b>ASSETS</b>				
Current Assets				
Cash in Bank	11,358	11,670	(313)	-2.7%
Prepaid Expenses		0	0	
Agent Advances		0	0	
Commissions, Fees, & Membership Receivables	10,421	10,665	(244)	
Total Current Assets	21,779	22,335	(557)	-2.5%
Fixed Assets				
Net Computer and Telephone Equipment		0	0	
Net Leasehold Improvements		0	0	
Net Transport Van		0	0	
Net Furniture and Fixtures		0	0	
Total Fixed Assets	0	0	0	0.0%
Other Assets				
Loan Receivable		0	0	
Deposits		0	0	
Net Organization Costs		0	0	
Total Other Assets	0	0	0	0.0%
<b>TOTAL ASSETS</b>	<b>21,779</b>	<b>22,335</b>	<b>(557)</b>	<b>-2.5%</b>
<b>LIABILITIES &amp; EQUITY</b>				
Liabilities				
Accounts Payable	515	15	500	3333.3%
Accrued Expenses	2,284	2,284	0	0.0%
Payroll Taxes Payable		0	0	
Agents Commissions Payable		0	0	
Other Notes Payable		0	0	
GTL Advance Balance		0	0	
Net Non-GTL Advance Balance		0	0	
Unearned Revenue		0	0	
Notes Payable-Bank		0	0	
Notes Payable-GTL		0	0	
Total Liabilities	2,799	2,299	500	21.7%
Equity				
Contributed Capital		0	0	
Retained Earnings	4,861	4,861	0	0.0%
Net Income	14,119	15,176	(1,057)	-7.0%
Total Equity	18,980	20,036	(1,057)	-5.3%
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>21,779</b>	<b>22,335</b>	<b>(557)</b>	<b>-2.5%</b>

GTL Subsidiaries  
Income Statement  
Period Ended September 30, 2009

	SBSA							
	Current Period				YTD			
	Actual	%	Model	%	Actual	%	Model	%
<b>Income</b>								
Net Initial Commissions	2,101	100.0%	0	NA	17,750	100.0%	0	NA
Net Renewal Commissions	0		0		0		0	
Interest				NA				NA
Miscellaneous								
<b>Total Income</b>	<u>2,101</u>	<u>100.0%</u>	<u>0</u>	<u>0.0%</u>	<u>17,750</u>	<u>100.0%</u>	<u>0</u>	<u>0.0%</u>
<b>Cost of Income</b>								
Agent Commissions, Fees								
Agent Balances Written Off								
Membership Fulfillment								
Membership Benefit Providers								
<b>Total Cost of Income</b>	<u>0</u>	<u>0.0%</u>	<u>0</u>	<u>0.0%</u>	<u>0</u>	<u>0.0%</u>	<u>0</u>	<u>0.0%</u>
<b>Gross Profit</b>	<u>2,101</u>	<u>100.0%</u>	<u>0</u>	<u>0.0%</u>	<u>17,750</u>	<u>100.0%</u>	<u>0</u>	<u>0.0%</u>
<b>General Expenses</b>								
Telemarketing & Lead Costs								
Client Lists								
Equipment Rental, Depreciation								
Other Telemarketing Expense								
<b>Total Telemarketing &amp; Lead Costs</b>	<u>0</u>	<u>NA</u>	<u>0</u>	<u>NA</u>	<u>0</u>	<u>NA</u>	<u>0</u>	<u>NA</u>
Marketing Costs								
Agent Incentives								
Agent Meetings								
Client Newsletter								
Licenses and Fees								
Marketing Materials, Conventions								
Recruiting								
Sales School								
Salaries								
Travel, Meals and Entertainment								
<b>Total Marketing Costs</b>	<u>0</u>	<u>NA</u>	<u>0</u>	<u>NA</u>	<u>0</u>	<u>NA</u>	<u>0</u>	<u>NA</u>
Administrative Expenses								
Auto								
Amortization Expense								
Computer Consulting								
Computer Software								
Consultants Fees	2,027		0		2,042		0	
Debt Forgiveness								
Employee Benefits								
Equipment Lease and Depreciation								
Insurance	1,092		0		1,092		0	
Legal, Professional Fees	38		0		498		0	
Maintenance								
Office Supplies								
Other Administrative Expenses								
Payroll Tax Expense								
Printing & Stationery								
Rent								
Shipping, Postage								
Utilities, Telephone								
Wages Administrative								
Wages Officers								
<b>Total Administrative Expense</b>	<u>3,157</u>	<u>150.3%</u>	<u>0</u>	<u>NA</u>	<u>3,631</u>	<u>20.5%</u>	<u>0</u>	<u>NA</u>
Interest Expense	0				0			
Management Fees	0				0			
<b>Total General Expense</b>	<u>3,157</u>	<u>150.3%</u>	<u>0</u>	<u>NA</u>	<u>3,631</u>	<u>20.5%</u>	<u>0</u>	<u>NA</u>
<b>Net Income (Loss)</b>	<u>(1,057)</u>	<u>-50.3%</u>	<u>0</u>	<u>NA</u>	<u>14,119</u>	<u>79.5%</u>	<u>0</u>	<u>NA</u>



# State of Missouri

Rebecca McDowell Cook, Secretary of State  
P. O. Box 778, Jefferson City, MO 65102  
Corporation Division

## Articles of Incorporation of a Nonprofit Corporation

(To be submitted in duplicate with a filing fee of \$25)

The undersigned natural person(s) of the age of eighteen years or more for the purpose of forming a corporation under the Nonprofit Corporation Law of Missouri adopt the following Articles of Incorporation:

- (1) The name of the corporation is AMERICAN AGRICULTURAL TRADE ASSOCIATION
- (2) This corporation is a Mutual Benefit Corporation.  
(Public or Mutual)
- (3) The period of duration of the corporation is "Perpetual"  
("Perpetual" unless stated otherwise)
- (4) The name and street address of the Registered Agent and Registered Office in Missouri is:  
Karen Boeker 1819 Clarkson Rd, Ste 301, Chesterfield, MO 63017  
Name Address City/State/Zip
- (5) The name(s) and address(es) of each incorporator:  
Dale Turvey 16601 Kehrsgrrove Dr, Chesterfield, MO 63005  
Gary Johnston 4506 Meadowford Dr, St. Louis, MO 63129  
William A. Warmann, Jr. 32 Green #4 Dr, St. Charles, MO 63303
- (6) Does the corporation have members? YES  NO
- (7) Provisions not inconsistent with law regarding the distribution of assets on dissolution \_\_\_\_\_  
In accordance with sections 355.662 through 355.746
- (8) The corporation is formed for the following purpose(s): To provide education, information  
benefits and discounts of mutual interest to individuals interested in the  
mass purchasing power of agricultural related information.
- (9) The effective date of this document is the date it is filed by the Secretary of State of Missouri,  
unless you indicate a future date, as follows: \_\_\_\_\_  
(Date may not be more than 90 days after the filing date in this office.)

In affirmation of the facts stated above,

Signed by Incorporator(s):

*[Handwritten signatures of incorporators]*

**FILED AND CERTIFICATE OF  
INCORPORATION ISSUED**

FEB 1 1996

*Rebecca McDowell Cook*  
SECRETARY OF STATE



# State of Missouri

Rebecca McDowell Cook, Secretary of State  
P. O. Box 778, Jefferson City, MO 65102  
Corporation Division

FILED AND CERTIFICATE  
ISSUED

DEC 15 1998

## Articles of Amendment for a Nonprofit Corporation

(Submit in duplicate with filing fee of \$10.00)

The undersigned corporation, for the purpose amending its articles of incorporation, hereby executes the following articles of amendment:

*Rebecca McDowell Cook*  
SECRETARY OF STATE

(1) The name of corporation is: American Agricultural Trade Association

(2) The text of the amendment(s) and the date(s) of adoption are as follows:

Article number one is amended to read as follows as  
of 12-14-98.

The name of the corporation is:

American Rural Business Association

(3) If approval of members was not required, and the amendment(s) was approved by a sufficient vote of the board of directors or incorporators, check here and skip to number (5):

(4) If approval by members was required, check here and provide the following information: \_\_\_\_\_

A. Number of memberships outstanding: \_\_\_\_\_

B. Complete either i or ii.

i. Number of votes for and against the amendment(s) by class was:

Class:	Number entitled to vote:	Number voting for:	Number voting against:
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

ii. Number of undisputed votes cast for the amendment(s) was sufficient for approval, and was:

Class:	Number voting undisputed:
_____	_____
_____	_____
_____	_____

The number of votes cast in favor of the amendment(s) by each class was sufficient for approval by that class.

(5) If approval of the amendment(s) by some person(s) other than the members, the board or the incorporators was required pursuant to section 355.606, check here to indicate that approval was obtained: \_\_\_\_\_

In affirmation of the facts stated above,

*[Signature]*  
\_\_\_\_\_  
(Authorized signature of officer or chairman of the board)

*President*  
\_\_\_\_\_  
(Title)

*12/14/98*  
\_\_\_\_\_  
(Date of signature)

No. N00053752

# STATE OF MISSOURI



Matt Blunt  
Secretary of State

CORPORATION DIVISION  
CERTIFICATE OF AMENDMENT  
OF A  
MISSOURI NONPROFIT CORPORATION

WHEREAS,

SELECT BENEFIT SERVICES ASSOCIATION

Formerly,

AMERICAN RURAL BUSINESS ASSOCIATION

a corporation organized under The Missouri Nonprofit Corporation Law has delivered to me duplicate originals of Articles of Amendment of its Articles of Incorporation and has in all respects complied with requirements of law governing the amendment of Articles of Incorporation under The Missouri Nonprofit Corporation Law, and that the Articles of Incorporation of said corporation are amended in accordance therewith.

IN TESTIMONY WHEREOF, I have set my hand and imprinted the GREAT SEAL of the State of Missouri, on this, the 25th day of APRIL, 2002.



*Matt Blunt*

Secretary of State

\$10.00